SERFF Tracking Number: FDLT-125750978 State: Arkansas State Tracking Number: Filing Company: 39816 Fidelity Security Life Insurance Company

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

# Filing at a Glance

Company: Fidelity Security Life Insurance Company

Product Name: Group Term Life Insurance SERFF Tr Num: FDLT-125750978 State: ArkansasLH

TOI: L04G Group Life - Term SERFF Status: Closed State Tr Num: 39816

Sub-TOI: L04G.103 Renewable - Single Life -Co Tr Num: A-01083 State Status: Approved-Closed

Fixed/Indeterminate Premium

Filing Type: Form Co Status: Reviewer(s): Linda Bird

> Authors: Kelly Humiston, Debbie Disposition Date: 08/04/2008

Oestreich, Teresa Saling, Tara

Wilson

Date Submitted: 07/31/2008 Disposition Status: Approved

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

## **General Information**

Project Name: Group Term Life Insurance

Project Number: A-01083

Requested Filing Mode: Review & Approval

submitted simultaneously in our domicile state

Explanation for Combination/Other:

Submission Type: New Submission Group Market Size: Small and Large

Overall Rate Impact:

Filing Status Changed: 08/04/2008 State Status Changed: 08/04/2008

Corresponding Filing Tracking Number:

Filing Description:

RE: Fidelity Security Life Insurance Company

NAIC #71870 FEIN #43-0949844

Group Term Life Insurance

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing is being

of Missouri.

Market Type: Group

Group Market Type:

Deemer Date:

SERFF Tracking Number: FDLT-125750978 State: Arkansas State Tracking Number: 39816 Filing Company: Fidelity Security Life Insurance Company

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

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A-01083 Group Term Life Enrollment Form/Application

We respectfully submit the above referenced form for your review and approval. This form is new and does not replace any like forms previously approved by your State.

This application will be used with M-1058 and C-1058 previously approved by your state on September 11, 2007. This form will be solicited by one-on-one direct sales. The form is marketed without an illustration.

Variable information is indicated by brackets { }. The variables are to be read as though the phrase is in, out, or the choices shown. The variables will not be adjusted to be less favorable than your state allows.

If you have questions or need additional information, please do not hesitate to contact me at 1-800-648-8624 (extension 1276) or e-mail me at tsaling@fslins.com.

# Company and Contact

### **Filing Contact Information**

Teresa Saling, Supervisor tsaling@fslins.com (800) 648-8624 [Phone] 3130 Broadway Kansas City, MO 64111-2406 (816) 751-6026[FAX]

**Filing Company Information** 

Fidelity Security Life Insurance Company CoCode: 71870 State of Domicile: Missouri 3130 Broadway Group Code: 451 Company Type: Life & Health

State ID Number: Kansas City, MO 64111-2406 Group Name: (800) 648-8624 ext. [Phone]

FEIN Number: 43-0949844

# **Filing Fees**

Fee Required? Yes Fee Amount: \$50.00 Retaliatory? Yes

Fee Explanation:

SERFF Tracking Number: FDLT-125750978 State: Arkansas

Filing Company: Fidelity Security Life Insurance Company State Tracking Number: 39816

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

Per Company: No

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

COMPANY AMOUNT DATE PROCESSED TRANSACTION #
Fidelity Security Life Insurance Company \$50.00 07/31/2008 21718818

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

# **Correspondence Summary**

## **Dispositions**

StatusCreated ByCreated OnDate SubmittedApprovedLinda Bird08/04/200808/04/2008

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

# **Disposition**

Disposition Date: 08/04/2008

Implementation Date: Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: FDLT-125750978 State: Arkansas

Filing Company: Fidelity Security Life Insurance Company

State Tracking Number: 39816

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

Item Type Item Name Item Status Public Access

Supporting Document Certification/Notice Yes

Supporting Document Application Yes

Form Enrollment form Yes

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

Form

## Form Schedule

Lead Form Number: A-01083

Review	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Status	Number			Data		
	A-01083	Application/Enrollment form	Initial			A-01083.pdf
		Enrollment				



# FIDELITY SECURITY LIFE INSURANCE COMPANY

3130 Broadway Kansas City, Missouri 64111

## **Group Term Life Enrollment Form/Application**

### **Important Notice:**

Answer all pertinent parts of all questions completely and accurately since the coverage requested on this form is subject to Company Home Office Approval. This Enrollment Form/Application is the basis of the insurance contract and will become part of any Certificate issued.

Section A. Employer Information:								
Employer Name:								
Section B. Employee Information:								
Full Name: First	M.I	Last		Gender:				
Street	City		State _	Zip Code				
Social Security No.								
Occupation		Annual Salar	ry \$	Hours Wor	ked/Wee	k		
Martial Status: Single Married		_	<del></del>					
Day Time Phone								
Date of Birth/(mm/dd/yyyy)	Age La	ast Birthday	Place of Bi	rth (State & County)				
Beneficiary		Rel	ationship to Insu	red				
Section C. Coverage Information: Emplo			Face Amount \$			7		
Do you work on a full-time basis at the usua	I place of bu	usiness?			L	Yes	☐ No	
Do you currently have any other life coverage If "Yes" list the total amount:				d for?		Yes	☐ No	
Insurance Carrier Name		Date When	_ Issued or Applie	ed For	Amoun	Amount		
If "No", have you used such products within the last 36 months?  Driver's License Number						No		
If "Yes" to 7.a. or 7.b., please list condi of all physicians, hospitals and medical			nd names, addres	ses and phone numb	ers			

#### AGREEMENT SECTION

I represent that all statements and answers made herein, and/or on any subsequent attachments to this Enrollment Form/Application, are complete and true as of the date I signed this Enrollment Form/Application and any subsequent Enrollment Form/Application addenda and I understand that Fidelity Security Life Insurance Company (FSL) will rely on these statements and this information as the basis for approving this Enrollment Form/Application. I offer them to FSL to induce it to issue Certificate(s) evidencing coverage under the Group Policy and to accept the payment of premiums for such coverage. I agree that: 1) these statements will form a part of the contract of insurance applied for, and that they will be the basis for the issuance of insurance; 2) an agent, enroller, or broker cannot waive a complete answer to any part of this Enrollment Form/Application; and 3) acceptance of any Certificate issued will ratify any correction in or amendment to this Enrollment Form/Application noted by FSL in the spaced headed "For Home Office Use Only". A copy of this Enrollment Form/Application attached to the Certificate will be sufficient notice of the change made. If the laws where this Enrollment Form/Application is completed so require, any change of amount, class of risk, age of issue, plan of insurance or benefit must be ratified in writing. For the purposes of this Enrollment Form/Application, I understand that "Treated" includes receipt of medical services, prescription drugs or therapeutic care due to disease or injury.

In order to evaluate my eligibility for insurance, I authorize: 1) any physician or other medical practitioner, hospital, clinic, insurer, Medical Information Bureau (MIB, Inc.) financial source, employer, government unit, including Social Security Administration and Workers' Compensation Board, or any other organization, institution or person that has records or knowledge of me or my health to give such information to FSL or any consumer reporting agency acting on its behalf. This may include findings on any medical care, psychiatric or psychological care or examination, drug or alcohol use history, disability, surgery, or any serious communicable disease or infection, including sexually transmitted diseases; diagnosis, prognosis and treatment of HIV (Human Immunodeficiency Virus) infection; 2) FSL to obtain a consumer or investigative consumer report about me. I understand that all or part of this information may be sent to MIB, Inc. It may also be used by any of FSL's reinsurers, employees, or contractors who are authorized to participate in handling this insurance transaction. I know that I have a right to get a copy of this form. A photocopy of this form will be as valid as the original. This form will be valid for 24 months from the date shown below, but I may revoke it by giving written notice to FSL.

It is further understood that no insurance will become effective until FSL has approved this Enrollment Form/Application and premium has been received during my lifetime. I will not cancel other coverage (if any) until notified by FSL of acceptance of this Enrollment Form/Application.

I acknowledge that I have received, read and understand the notices required by the MIB, Inc. and the Federal Fair Credit Reporting Act regarding investigative consumers reports. I authorize FSL and/or its reinsurer(s) to release information in my file to other insurance companies to which I may apply for life or health insurance coverage or to which a claim may be submitted.

{I hereby represent that I have reviewed the fraud warning notice (if applicable) for my state of residence and the Company's

"Privacy Practices" notice.					
Signed at: ▶	(City/State)	On:	/	/	(mm/dd/yyyy)
Employee Signature					
Agent's Name (Please Print): ▶					
Agent's Signature: ▶			Date:		
<b>For Home Office Use Only</b> – Any Home Office correare shown either in this space or on a separate form rec		after the E	nrollment Fo	orm/App	lication was signed

_	FRAUD WARNING NOTICE
{For residents of all states (except the following:)}	{Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.}
{Arkansas}	{Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.}
{Colorado}	{It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.}
{District of Columbia}	{Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the Applicant.}
{Florida}	{Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony in the third degree.}
{Kentucky}	{Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.}
{Louisiana} {West Virginia}	{Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.}
{Maine} {Tennessee} {Washington}	{It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.}
{Maryland}	Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
{Nebraska}	{Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may be guilty of insurance fraud.}
{New Jersey}	{Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.}
{New Mexico}	{Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.}
{Pennsylvania}	{Any person who, knowingly and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.}
{Virginia}	{Any person who, with the intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement may have violated state law.}

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

## **Rate Information**

Rate data does NOT apply to filing.

 SERFF Tracking Number:
 FDLT-125750978
 State:
 Arkansas

 Filing Company:
 Fidelity Security Life Insurance Company
 State Tracking Number:
 39816

Company Tracking Number: A-01083

TOI: L04G Group Life - Term Sub-TOI: L04G.103 Renewable - Single Life -

Fixed/Indeterminate Premium

Product Name: Group Term Life Insurance

Project Name/Number: Group Term Life Insurance /A-01083

# **Supporting Document Schedules**

**Review Status:** 

Satisfied -Name: Certification/Notice 07/28/2008

Comments:

Please see attached.

Attachment:

Readability Certification.pdf

**Review Status:** 

Satisfied -Name: Application 07/28/2008

Comments:

Please see form schedule tab.

## FIDELITY SECURITY LIFE INSURANCE COMPANY

Kansas City, Missouri

I, AN OFFICER OF Fidelity Security Life, certify that the Flesch reading ease score for policy form(s) \_\_\_\_ \* \_\_\_ meets the minimum requirements of the NAIC Policy Language Model Simplification Act.

inclunam pag	udes the following: (a) ne, number and title of	name and address of the policy; index page	nguage has been excepted. Such language f Fidelity Security Life Insurance Company; le; captions and subcaptions; specifications I in the policy; and (c) medical terminology, if
*	A-01083	50	
			Martin & Madden
			Martha E. Madden Vice President and General Counsel
			July 30, 2008
			Date